

Docket No.: 37355-239



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

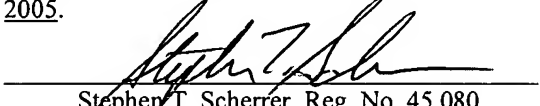
Applicant : BISHOP, FRED ALAN, et al.
Appl. No. : 10/821379
Filed : April 09, 2004
Title : METHODS AND
APPARATUS FOR
CONDUCTING
ELECTRONIC
TRANSACTIONS

Grp./A.U. : 3621
Examiner : Bayat, B.
Customer No.: : 1923

Confirmation No.: 1600

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on October 6, 2005.


Stephen T. Scherrer, Reg. No. 45,080

REPLY TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is submitted in reply to the Office Action dated May 6, 2005. Applicants respectfully request reconsideration of the application in view of the remarks as follows.

Remarks/Arguments begin on page 2 of this paper.